Docket No. 4018.016

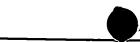
Declaration and Power of Attorney For Patent Application English Language Declaration

As a below named inventor, I hereby declare that:

'My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original

	first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled							
	Systems for Financial and Electronic Commerce							
	the specification of which							
o O	(check one)							
-	☐ is attached hereto.							
	was filed on March 20	s filed on March 20, 2000 as United States Application No.		. or PCT International				
	Application Number PCT/US00/07457							
	and was amended on							
		(if applicable)						
	I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.							
	I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.							
	any PCT International applisted below and have also	eign application(s) f lication which desig identified below, by T International appl	r Title 35, United States Code, for patent or inventor's certificate nated at least one country other to checking the box, any foreign a fication having a filing date before	han the United States,				
	Prior Foreign Application(s)		Priority Not Claimed				
	(Number)	(Country)	(Day/Month/Year Filed)					
	(Number)	(Country)	(Day/Month/Year Filed)					
	(Number)	(Country)	(Day/Month/Year Filed)					



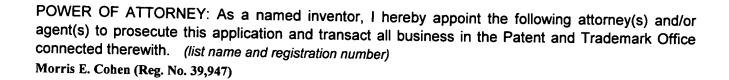
I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

see first page of specification	
(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

PCT/US00/07457	March 20, 2000	pending
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
see first page of specification		
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.



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] [] []		Brooklyn, New York 11230-2345	
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Brooklyn, New York 11230

Full name of second inventor, if any	
Second inventor's signature	Date
Residence	
Citizenship	
Post Office Address	